

IN THE CLAIMS

Please amend claims 1, 6, 19, 24, and 29 as indicated below:

1. **(Currently Amended)** A method for effectuating bill presentment and payment comprising:
 - maintaining a billing database, the billing database containing detailed billing information with respect to at least one bill, the at least one bill reflecting an account of at least one payer with respect to at least one biller;
 - generating an electronic summary of the at least one bill using the detailed billing information;
 - formatting at least one portion of the electronic summary in the form of a remittance slip containing remittance data as is found in a traditional paper based bill, wherein the step of formatting further makes said remittance slip printable for use in a traditional method of payment of the at least one bill by the at least one payer;
 - generating an electronic notification with respect to the at least one bill, the electronic notification containing an address through which the billing database ~~may be~~ is accessed;
 - transmitting the electronic notification to the at least one payer;
 - said step of transmitting enabling a user device to present to the at least one payer an electronically-selectable option such that the payer can interactively elect (a) paying the at least one bill electronically or (b) printing said portion which is formatted as a printable remittance slip and mailing the remittance slip with a payment of the at least one bill; and
 - if the payer selects to pay the at least one bill electronically, causing an electronic payment for the at least one bill to be initiated, and
 - if the payer selects to pay the at least one bill in the traditional method of payment, making the formatted remittance slip available for printing.

2. **(Previously Presented)** The method according to claim 1, further comprising:
 - maintaining an Internet site, wherein the billing database containing the detailed billing information is maintained on the Internet site.

3. (Previously Presented) The method according to claim 2, wherein the Internet site is maintained by the at least one biller.

4. (Previously Presented) The method according to claim 2, wherein the Internet site is maintained by a Billing Service Provider (BSP) the BSP performing billing services for the at least one biller.

5. (Previously Presented) The method according to claim 2, wherein the Internet site is maintained by a Customer Service Provider (CSP) the CSP performing billing services for the at least one biller.

6. **(Currently Amended)** The method according to claim 2, wherein address through which the billing database ~~may be~~ is accessed is a Uniform Resource Locator (URL) address of the Internet site, the method further comprising:

providing the at least one payer with access to the Internet site through the URL; and authenticating the at least one payer at the Internet site.

7. (Previously Presented) The method according to claim 6, further comprising:

allowing the at least one payer with the opportunity to pay the bill electronically on the Internet site.

8. (Previously Presented) The method according to claim 6, wherein the electronic notification is an e-mail message.

9. (Previously Presented) The method according to claim 6, wherein the step of authenticating the at least one payer requiring the at least one payer to enter a unique username and password.

10. (Previously Presented) The method according to claim 1, further

comprising:

registering the at least one biller with a billing service provider (BSP), wherein the BSP interfaces with the at least one biller with respect to the presentment of the at least one bill; and

registering the at least one payer with a customer service provider (CSP), wherein the CSP interfaces with the at least one payer with respect to the payment of the at least one bill.

11. (Previously Presented) The method according to claim 10, wherein the BSP and CSP are the same entity.

12. (Previously Presented) The method according to claim 10, wherein the BSP is a bank.

13. (Previously Presented) The method according to claim 10, wherein the CSP is a bank.

14. (Previously Presented) The method according to claim 10, wherein there are a plurality of payers that have accounts with the at least one biller, the method further comprising:

transmitting the detailed billing information with respect to the plurality of payers from the at least one biller to the BSP.

15. (Previously Presented) The method according to claim 14, wherein the step of transmitting the detailed billing information further comprises:

transmitting the detailed billing information as a bulk file containing all of the detailed billing information for a specified period of time.

16. (Previously Presented) The method according to claim 15, wherein the specified period of time is one month.

17. (Previously Presented) The method according to claim 1, wherein the electronic summary information contains at least a name of the at least one biller, a statement

date, a minimum amount due, a total amount due and a due date.

18. (Previously Presented) The method according to claim 1, further comprising:

registering the at least one payer with the at least one biller with respect to receiving the electronic notification of the present invention.

19. **(Currently Amended)** A method for effectuating electronic bill presentment and payment comprising the steps of:

registering at least one biller with a service provider;

maintaining a billing database the billing database containing detailed billing information with respect to at least one payer of the at least one biller;

maintaining an electronic site wherein the at least one payer can view the electronic site, the electronic site containing a display of the detailed billing information;

authenticating the at least one payer before allowing the at least one payer access to the display of detailed billing information;

generating an electronic summary of the at least one bill using the detailed billing information;

formatting at least one portion of the summary information as a remittance slip containing remittance data as is found in a traditional paper based bill, wherein the step of formatting further makes said remittance slip printable for use in a traditional method of payment of the at least one bill by the at least one payer;

generating an e-mail containing an electronic notification with respect to the at least one bill, the electronic notification containing an address through which the billing database ~~may be~~ is accessed;

transmitting the e-mail to the payer;

said step of transmitting enabling a user device to present to the at least one payer an electronically-selectable option such that the payer can interactively elect (a) paying the bill electronically or (b) printing said portion which is formatted as a printable remittance slip and mailing the remittance slip with a payment of the bill; and

if the payer selects to pay the at least one bill electronically, causing an electronic

payment for the at least one bill to be initiated, and

if the payer selects to pay the at least one bill in the traditional method of payment, making the formatted remittance slip available for printing.

20. (Previously Presented) The method according to claim 19, wherein the service provider is a business service provider.

21. (Previously Presented) The method according to claim 19, wherein the service provider is a customer service provider.

22. (Previously Presented) The method according to claim 20, wherein the business service provider is a bank.

23. (Previously Presented) The method according to claim 21, wherein the customer service provider is a bank.

24. **(Currently Amended)** A system for effectuating bill presentment and payment, the system comprising:
a billing database, the billing database containing detailed billing information with respect to at least one bill, the at least one bill reflecting an account of at least one payer with respect to at least one biller;
a processor coupled to the billing database, the processor:
generating an electronic summary of the at least one bill using detailed billing information,
formatting at least one portion of the electronic summary in the form of a remittance slip containing remittance data as is found in a traditional paper based bill, wherein the processor further makes said remittance slip printable for use in a traditional method of payment of the at least one bill by the at least one payer,
generating an electronic notification containing an address through which the billing database ~~may be~~ is accessed;
a communication network coupled to the processor, the processor transmitting the

electronic notification to the at least payer over the communication network and enabling a user device to present to the at least one payer an electronically-selectable option such that the payer can interactively elect (a) paying the at least one bill electronically or (b) printing said portion which is formatted as a printable remittance slip and mailing the remittance slip with a payment of the at least one bill; and

the processor being further adapted to:

if the payer selects to pay the at least one bill electronically, cause an electronic payment for the at least one bill to be initiated, and

if the payer selects to pay the at least one bill in the traditional method of payment, make the formatted remittance slip available for printing.

25. (Previously Presented) The system as recited in claim 24 further comprising:

an Internet site, wherein the database containing the detailed billing information is maintained on the Internet site.

26. (Previously Presented) The system as recited in claim 25, wherein the Internet site is maintained by the at least one biller.

27. (Previously Presented) The system as recited in claim 25, wherein the Internet site is maintained by a billing service provider (BSP) the BSP performing billing services for the at least one biller.

28. (Previously Presented) The system as recited in claim 25, wherein the Internet site is maintained by a customer service provider (CSP) the CSP performing billing services for the at least one biller.

29. (**Currently Amended**) The system according to claim 25, wherein address through which the billing database ~~may be~~ is accessed is a Uniform Resource Locator (URL) address of the Internet site, wherein the processor provides the at least one payer with access to the Internet site through the URL, and wherein the processor authenticates the at least one payer

at the Internet site.

30. (Previously Presented) The system according to claim 29, wherein, the processor allows the at least one payer with the opportunity to pay the bill electronically on the Internet site.

31. (Previously Presented) The system according to claim 29, wherein the electronic notification is an e-mail message.

32. (Previously Presented) The system according to claim 29, wherein the step of authenticating the at least one payer requiring the at least one payer to enter a unique username and password.